

Threshold Rate Increase History Individual Market

Affordable Care Act (ACA) Compliant Filings ¹							
Issuer	Effective Date	SERFF Filing #	Filing Type ²	Overall Increase	Minimum Increase	Maximum Increase	Number of Policy Holders
2015							
Cigna Health and Life Insurance Company	1/1/2015	CCGH-129522721	PPO	11.20%	-5.00%	17.00%	880
Health Net of Arizona, Inc.	1/1/2015	HNAZ-129560834	HMO	13.60%	12.40%	15.60%	31,386
Humana Health Plan Inc.	1/1/2015	HUMA-129533631	HMO	23.50%	15.40%	33.59%	1,602
Time Insurance Company	1/1/2015	ASPC-129565571	PPO	17.00%	0.00%	27.00%	1,971
2016							
Blue Cross and Blue Shield of Arizona	1/1/2016	BCAZ-130040439	HMO	21.40%	10.70%	26.90%	45,419
Cigna Health and Life Insurance Company	1/1/2016	CCGH-130029312	PPO	15.70%	0.30%	34.00%	746
Health Net Life Insurance Company	1/1/2016	HNAZ-130066707	PPO	16.20%	-1.40%	20.70%	21,225
Health Net of Arizona, Inc.	1/1/2016	HNAZ-130066832	HMO	24.70%	23.80%	27.60%	22,551
2017							
Aetna Health Inc.	1/1/2017	AETN-130496053	HMO	65.40%	65.40%	65.40%	7,562
Blue Cross and Blue Shield of Arizona	1/1/2017	BCAZ-130545537	HMO	51.17%	4.45%	74.37%	81,261
CIGNA HealthCare of Arizona, Inc.	1/1/2017	CCGH-130517408	HMO	32.90%	2.00%	53.80%	1,235
Enterprise Life Insurance Company	1/1/2017	USHG-130536187	PPO	70.18%	70.18%	70.18%	0
Freedom Life Insurance Company of America	1/1/2017	USHG-130536185	PPO	70.18%	70.18%	70.18%	2
Health Net of Arizona, Inc.	1/1/2017	HNAZ-130490959	HMO	74.50%	47.50%	106.40%	11,900
National Foundation Life Insurance Company	1/1/2017	USHG-130536206	PPO	70.18%	70.18%	70.18%	0
Phoenix Health Plans, Inc.	1/1/2017	AHEM-130560315	HMO	159.90%	159.90%	159.90%	1,910
2018							
Blue Cross and Blue Shield of Arizona	1/1/2018	BCAZ-131050251 ³	HMO	-0.90%	-3.10%	9.80%	29,280
CIGNA HealthCare of Arizona, Inc.	1/1/2018	CCGH-131030504	HMO	61.70%	61.70%	61.70%	1,985
Freedom Life Insurance Company of America	1/1/2018	USHG-131024464	PPO	39.90%	39.90%	39.90%	1
2019							
Blue Cross and Blue Shield of Arizona	1/1/2019	BCAZ-131487253	HMO	0.20%	-14.24%	41.64%	24,937

¹ No threshold increases were identified with effective dates in 2014

² Based on Sub-type of Insurance in SERFF

³ Originally filed as a threshold filing, however increase was later revised below the threshold level.

Transitional Filings							
Issuer	Effective Date	SERFF Filing #	Filing Type ¹	Overall Increase	Minimum Increase	Maximum Increase	Number of Policy Holders
Blue Cross and Blue Shield of Arizona	12/31/2014	BCAZ-129685001	PPO	13.20%	-15.20%	54.50%	68,671
	1/1/2016	BCAZ-130000603	PPO	21.20%	21.20%	21.20%	35,539
	5/1/2017	BCAZ-130846820	PPO	15.20%	13.50%	17.00%	19,400
	5/1/2018	BCAZ-131311060	PPO	19.30%	16.70%	20.90%	15,178
Golden Rule Insurance Company	4/1/2015 ²	AMMS-129836412	OTHER	13.00%	13.00%	13.00%	23,655
	6/1/2017	AMMS-130834872	OTHER	19.00%	19.00%	19.00%	9,398
	7/1/2018	AMMS-131395146	OTHER	12.20%	12.20%	12.20%	8,105
John Alden Life Insurance Company	7/1/2015	ASPC-129873024	OTHER	17.00%	-10.00%	25.00%	38
Time Insurance Company	7/1/2015	ASPC-129873109	PPO	17.00%	-10.00%	25.00%	2,763

¹ Based on Sub-type of Insurance in SERFF

² Increase effective on 4/1/2015 for Generation 26 & 27 and 8/1/2015 for Generation 25